

Interests
TT Club Forwarders.co.uk

INTEREST 1: Approved goods & general merchandise

General Cargo and/or Merchandise are deemed to be "Approved" if they attract no special hazard in regard to stowage, handling, packing or during normal methods of transit or by their inherent nature are not more than normally susceptible to loss and/or damage arising from pilferage, leakage, shortage, loss in weight, breakage, scratching, bruising, chipping, denting, bending or crushing or are not liable to perish, deteriorate or suffer any changes in quality or suffer from electrical, mechanical or any other form of derangement or breakdown.

Examples of "Approved" & General Merchandise

- **Chemicals & Pharmaceutical Products** in Bottles, Tins, Cans, Paper, Sachets including liquid items in Tins
- **Chemicals** in Drums, Sacks or Bags
- **Dried Foodstuffs** in Bags & Sacks including Beans, Rice, Pulses, Herbs & Spices
- **Flat packed Furniture** (excluding Glass)
- **Foodstuffs** in Cartons, Bottles, Tins, Cans and Jars (excluding Wines, Spirits and Beverages)
- **Hardware**, Tools, Garage Equipment, Ironmongery, Taps & Wire, Rubber Mats, Plastic Hollowware, Office Sundries, Products, Stationery and Printed Matter & Books
- **Made up Clothing** (excluding Furs, Fur Garments, Sportswear, Branded Goods, Fashionwear and Leatherwear) & Shoes
- **New Machinery**, Machinery Parts & Spares which are not prone to breakage such as Heavy Material, Generators, Road Works Equipment, Drilling Equipment, Non Fragile Medical/ Material/Dental Equipment, Wheelchairs. Excluding Precision Instruments or Machinery which is prone to breakage
- **Non-fragile** Motor Vehicle Spares, Accessories and Tyres
- **Textiles**, Piece Goods including Fabrics, Haberdashery & Yarn

INTEREST 2: White goods & appliances, brand name goods, beverages, electronics & precision instruments

- **Bottled Beverages** - including Liquors (excluding fine wines, spirits or similar)
- **Branded Goods** - such as Cosmetics & Commodities, Confectionery, Sports Goods, Sports & Leisurewear, Leisure Articles, Bicycles, Fishing/Hunting Equipment, Perfumes, Garments, Eyewear, Leather goods /Leatherwear, Toys & Games.
- **Domestic Electrical Appliances** - including Radios, Televisions, Audio Equipment, Video Recorders, Cameras, Calculators, Electronic Toys, Video Games, Consoles and Associated items.
Excluding: Mobile Telephones and Sim Cards
- **Plasma Screens** warranted packed in original manufacturers packing or flight cases. Precision Instruments or Machinery - which is prone to Breakage including Typewriters, Photocopiers, Fragile Radiological Equipment, Printing, Knitting & Textile Machinery.
- **White Goods and New Furniture** - "White Goods" defined as Cookers, Ovens, Refrigerators & Freezers, Washing Machines, Dishwashers and other white or enamelled goods packed in cases, cartons or waterproof crates.

This Interest Schedule must to be read In conjunction with the relevant TT Club – Forwarders Cargo Policy Schedule and TT Club – Forwarders Cargo Country Schedule and TT Club – Forwarders Cargo Policy Wording and any endorsements thereto.

Failure to provide all material facts and true, accurate and complete information may result In the insurance contract being invalidated, a claim refused and/or coverage cancelled.

If you are unsure as to whether any information is material then you should disclose it.

INTEREST 3: Computers

- **Desktop Computers, Servers and the like.** Excluding Laptop, Notebook & Handheld Computers and similar items. Also excluding computer chips, memory boards & similar high value components

INTEREST 4: Fragiles

- **Fragile goods,** Domestic Glass, China and Earthenware packed in cases or cartons or waterproof crates, such as Enamelware, Glassware, Sanitary ware, Chinaware, Pottery, Crystal ware, Bulbs, Neon, Tubes, Cathode Ray Tubes
- **Furniture,** with Glass

INTEREST 5: Household goods & personal effects

- **Household Goods & Personal Effects,** Owner & Professionally packed

Note: Owner packed goods are subject to more limited conditions, for details see Household Goods & Personal Effects Conditions.

INTEREST 6: Motor vehicles

- **Private & Personal Motor Vehicles,** Motorbikes, Motor Homes and Caravans shipped underdeck or in Containers

INTEREST 7: Frozen and/or Chilled and/or Temperature Controlled Foodstuffs

- **Foodstuffs** transported in a Temperature Controlled environment
- **Meat Products** transported in a Temperature Controlled environment

Excluded goods and examples of commonly agreed extra goods

These interests can **sometimes** be agreed as categories by underwriters for single or regular shipments;

- **Aircraft** and Helicopters
- **Antiques** not part of a Household Goods and Personal Effects consignment
- **Asbestos**
- **Bulk Car** Contracts – New & Used
- **Cargo** shipped in bulk (not in containers or small items)
- **Cash**, bullion, deeds, bonds, stamps, medals, coins
- **Cell phones & Laptop Computers**
- **Chinese Groundnuts**
- **Cigarettes**
- **Classic Cars** - or any vehicle over 12 years of age
- **Computer Chips** memory boards & similar high value components
- **Containers**
- **Fishmeal & Fish catch**
- **Furs** & designer clothing
- **Heavy Duty Vehicles**
- **Heavylift Cargo**
- **Jewellery**, watches, trinkets, personal ornaments, precious stones & metals
- **Laptop**, Notebook & Handheld computers & similar items
- **Livestock**
- **Mobile** telephones
- **Ocean Towage Risks**
- **Oversized Cargo**
- **Perishables** (Chilled meats, flowers, fresh fruits & vegetables)
- **Plasma Screens** unless packed in original manufacturers packing or flight cases
- **Project Cargoes**
- **Refined sugar**
- **Satellite Cargo** business up to launch
- **Steel**, coils, bars, beams, billets and similar Goods shipped in bulk
- **Works of Art**, sculptures, fine art and similar interests
- **Yachts** and other boats